

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT(S): DeFrancesco et al.
APPLICATION NO.: 10/650,389 ART UNIT: 3692
FILING DATE: August 28, 2003 EXAMINER: N. Nguyen
TITLE: Computer implemented automated credit application analysis and
decision routing system

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO THIRD OFFICE ACTION

In response to the Office Action mailed on August 18, 2009, we respectfully submit this
Response:

Amendments to the Claims begin on page 2 of this paper;

Remarks begin on page 5 of this paper; and

Conclusion begins on page 7 of this paper.

The Commissioner is hereby authorized to charge any required fees to Deposit Account
No. 07-1700.